11. That in the event this mortgage should be foreclased, the Mortgagor expressly waives the benefits of Sections 45-86 through 45-96.1 of the 1962 Code of Laws of South Carolina, as amended, or any other appraisament laws.

The Mortgagee covenants and agrees as follows:

- 1. That should the Mortgagor prepay a portion of the indebtedness secured by this mortgage and sussequently fail to make a payment or payments as required by the aforesaid promissory note, any such prepayment may be applied toward the missed payment or payments, insofar as possible, in order that the principal debt will not be held contractually delinquent.
- 2. That the Mortgagor shall hold and enjoy the above described premises until there is a default under this mortgage or the note secured hereby, and it is the true meaning of this instrument that if the Mortgagor shall fully perform all the terms, conditions, and covenants of this mortgage, and of the note secured hereby, that then this mortgage shall be utterly null and void; otherwise to remain in full force and virtue.

It is mutually agreed that if there is a default in any of the terms, conditions or covenants of this mortgage, or of the note secured hereby, then, at the option of the Mortgagee, all sums then owing by the Mortgagor to the Mortgagee shall become immediately due and payable and this mortgage may be foreclosed. Should any legal proceedings be instituted for the foreclosure of this mortgage, or should the Mortgagee become a party to any suit involving this Mortgage or the title to the premises described herein, or should the debt secured hereby or any part thereof be placed in the hands of an attorney at law for collection by suit or otherwise, all costs and expenses incurred by the Mortgagee, and a reasonable attorney's fee, shall thereupon become due and payable immediately or on demand, at the option of the Mortgagee, as a part of the debt secured thereby, and may be recovered and collected hereunder.

It is further agreed that the covenants herein contained shall bind, and the benefits and advantages shall improve the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

WIINESS the hand and seal of the Mortgagor, this 7th day of March		
Signed, sealed and delivered in the presence of: Kay Sowers Willia D. Kichardson	Jame willing h	Ohr Don(SEAL) (SEAL) (SEAL)
State of South Carolina COUNTY OF GREENVILLE	PROBATE	(SEAL)
PERSONALLY appeared before me	Sowers and	made oath that
S he saw the within named James M		The second secon
sign, seal and as his act and deed deliver the William D. Richardson SWORN to before me this the 7 to 19 (C.) A. D. 19 (C.) Notary Public for South Carolina	witnessed the execution thereof.	eronacima en anticolor de la capacima en anticolor de la c
State of South Carolina COUNTY OF GREENVILLE	RENUNCIATION OF DOWER	William Sec. Julijan et al.
I, William D. Richardson hereby certify unto all whom it may concern that Mrs. L.	inda B. Thomason	h Carolina, do
the wife of the within named. James did this day appear before me, and, upon being privately voluntarily and without any compulsion, dread or fear of relinquish unto the within named Mortgagee, its successors claim of Dower of, in or to all and singular the Premises w	any person or persons whomsoever, renounce, rea and assigns, all her interest and estate, and also a	mase and forever
GIVEN unto my hand and seal, this 7 day of March , A.D., 1966 Uslum J. K. March (SEAL) Notary Public for South Carolina	66 at 1:48 P. N. #25659	-0 d